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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711149
Filing Date	2004-04-27
First Named Inventor	Wheeler, et al.
Art Unit	2134
Examiner Name	Piotr Poltorak
Attorney Docket Number	34250-1016

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	6144949		2000-11-07	Harris	
	2	6154543		2000-11-28	Baltzley	
	3	6161180		2000-12-12	Matyas, et al.	
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Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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	2	20020120846	A1	2002-08-29	Stewart, et al.	
	3	20040250062	A1	2004-12-09	Douglas	

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FOREIGN PATENT DOCUMENTS

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	1	2271178	CA	A1	1999-07-06	Moreau		<input type="checkbox"/>

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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Disclosure Statement Under 37 C.F.R. § 1.56.	<input type="checkbox"/>
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36	Internet Counsel, Consumer Internet Purchases Using ATM Cards Successfully Processed by NACHA Pilot Participants, Feb. 23, 2003, pp. 1-4.	<input type="checkbox"/>
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